

Idaho Industrial Commission

Annual Report

FY 2003

July 1, 2002 to
June 30, 2003



Message from the Commissioners

Although the Idaho Industrial Commission is a relatively small state agency, with just over 136 full-time positions, the Commission has a tremendous impact on the state and its economy.

First and foremost, the Commission regulates a sector of the insurance industry that generates over a quarter-billion dollars in premiums each year. Because these premiums are paid exclusively by employers, these are premiums that affect the economic and job climate throughout Idaho.

Due to the nature of workers' compensation, the Commission also touches the lives, directly or indirectly, of nearly every working Idahoan. As the agency responsible for assuring that every Idaho employer has the coverage required by law, the Industrial Commission helps to create an equitable balance in the workplace that was envisioned by Idaho lawmakers at the start of the 20th Century. They sought to create an environment in which no worker had to fear personal or family poverty due to a work accident, and no employer had to fear bankruptcy from lawsuits for injuries among workers.

Just as general fund agencies have experienced a decline in revenue, the Industrial Commission has also experienced lower revenues, due in large part to decreases in workers' compensation premiums over the past decade. The Commission has worked very closely with the Workers' Compensation Advisory Committee, the Governor's office, and other key interest groups to develop strategies to address our funding shortfall so that we can continue providing the same level of service to Idaho's employers and employees.

We have frequently used this report to express our pride in the work of the employees of the Industrial Commission. Our normal pride in their professionalism is made more significant this year. As with other agencies in state government, the Commission has worked hard to reduce expenses the past two years through such measures as wage freezes, hiring freezes, and reductions in travel and training whenever feasible. Despite these pressures on their pocketbooks and the demands for greater effort, our employees have shown tremendous dedication to the citizens they serve. The results of their efforts are illustrated throughout this annual report.



Commissioners of the Idaho Industrial Commission: Thomas Limbaugh, James Kile, and R.D. Maynard (Chairman.)

Industrial Commission

Fiscal Activity

	FY 2002	FY 2003
Workers' Compensation Receipts		
Premium tax, workers' compensation	6,801,700	7,057,700
Premium tax penalties	24,100	200
Employer Compliance penalties	302,800	271,500
Interest earnings on investments	312,700	236,400
Unemployment appeals, Special Indemnity Fund services	249,400	255,500
Miscellaneous receipts	28,200	41,700
Federal receipts, Census of Fatal Occupational Injuries	2,100	1,800
Annual seminar receipts	22,800	24,600
Total workers' compensation revenues	7,743,800	7,889,400
Workers' Compensation Disbursements		
Compensation Division	2,801,900	2,675,600
Rehabilitation Division	3,070,000	2,990,300
Adjudication Division	1,617,400	1,548,700
Division of Building Safety	1,299,600	1,203,300
Annual seminar expenditures	20,100	19,300
Federal grant, Census of Fatal Occupational Injuries	2,000	1,900
Total workers' compensation disbursements	8,811,000	8,439,100
Crime Victims Compensation Program Revenues		
Fines remitted by counties	1,672,100	1,646,500
Federal grant	449,200	272,700
Restitution/subrogation	254,000	323,800
Contributions/donations	15,000	48,900
Miscellaneous receipts	6,700	9,900
Total Crime Victims receipts	2,397,000	2,301,800
Crime Victims Program Disbursements		
Crime Victims administration	497,200	504,900
Crime Victims trustee/benefits, state	1,367,700	1,630,400
Crime Victims trustee/benefits, federal	506,800	272,700
Total Crime Victims disbursements	2,371,700	2,408,000
Total Agency Revenues	10,140,800	10,191,200
Total Agency Disbursements	11,182,700	10,847,100
Cash Balance, Individual Funds		
Industrial Administration Fund	410,800	250,300
Crime Victims fund	3,402,500	3,296,300
Federal grant	2,900	2,900
Annual seminar account	3,600	8,900
Total	3,819,800	3,558,400
Number of Employees (Full-Time Equivalent)		
Compensation Division	50.75	50.75
Rehabilitation Division	54.25	54.25
Adjudication Division	22.50	22.50
Crime Victims Compensation Program	9.00	9.00
Total	136.50	136.50

Cash balances also reflect changes due to investment income, which are not reflected in receipt/disbursement figures.

Commission Management Team



Idaho Industrial Commission Managers. Back row (left to right): Dani Spurny, Human Resources; Robert Barclay, Adjudication; Christi Simon, Employer Compliance; George Gutierrez, Crime Victims Compensation; Alan Conilogue, Benefits Administration. Front row (left to right): Terrisa Wyatt, Rehabilitation; Mindy Montgomery, Director; Jud Roth, Rehabilitation; Connie Spofford, Information Technology; Don Robbins, Fiscal. Not pictured: Tim Egbert, Rehabilitation.

Active Employers by Industry, Fiscal Year 2003*

Construction	6,869
Agriculture/Forestry/Fishing/Hunting	4,138
Retail Trade	3,984
Professional Scientific & Tech	2,923
Wholesale Trade	2,677
Health Care and Social Assistance	2,572
Accommodations & Food Service	2,224
Admin./Support/Waste Mgmt.	1,843
Manufacturing	1,512
Finance/Insurance	1,282
Transportation/Warehousing	1,126
Real Estate/Rental/Leasing	1,028
Arts/Entertainment/Recreation	557
Information	517
Educational Services	374
Utilities	235
Mining	130
Management of Companies	43
Other Services	2,332

** During FY 2003, the Industrial Commission converted from Standard Industrial Classification (SIC) to the North American Industry Classification System (NAICS). The data in these graphs reflect NAICS categories. There were a total of 47,332 total active employers. 10,966 are still in the process of being classified and were not included in this table.*

Employer Compliance

With approximately 45,000 workplace injuries reported each year, it can be estimated that almost seven percent of Idaho workers will experience some form of workplace injury. These can range from a minor bruise to injuries that cause lifelong disabilities or even death. A workplace accident has the potential to completely change the life of a worker and that worker's family. When the accident happens in an uninsured business the results can be even more tragic.

Workers' compensation insurance is required by law for nearly all Idaho employers. One of the primary duties of the Idaho Industrial Commission is to ensure that employers maintain that required coverage.

The Employer Compliance section of the Industrial Commission followed up on over 8,000 new employer registrations and almost 7,000 reports of employers cancelling workers' compensation insurance during FY 2003. Over 18,000 letters were sent by the Compliance staff to remind employers of their obligation to carry workers' compensation insurance during that same period.

Over 5,400 cases were referred to the Commission's five full-time investigators working in regions across the state, an increase of 14% from the prior year. As a result of the work of these investigators, 2,261 employers obtained workers' compensation insurance. Another 171 employers who failed to obtain coverage were referred to the Deputy Attorney General assigned to the Commission.

During FY 2003, activities of the Compliance section resulted in workers' compensation coverage for approximately 12,400 Idaho employees.

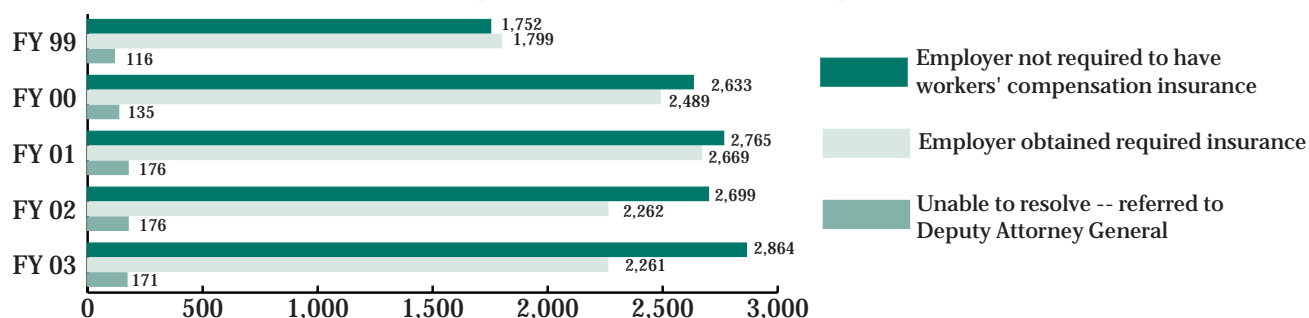
Under Idaho law, an employer can face stiff penalties

for not complying with the insurance requirements of the workers' compensation law. A minimum penalty of \$25.00 per day can be assessed against an employer found to be in violation. The Industrial Commission can also file a lawsuit in District Court to enforce the coverage requirement of the law if necessary. Employers can be enjoined from operating their businesses until they obtain the required insurance for their employees. The Commission filed 108 of these suits during Fiscal Year 2003, resulting in 76 judgments in the Commission's favor.

The Compliance section views its most important task as one of education. Many first-time employers are unaware of the state's insurance requirements. There are also issues regarding insurance responsibility, such as the difference between employees and independent contractors. The Compliance section encourages regional investigators to be active in public outreach. In FY 2003, investigators participated in activities such as Small Business Information Forums, the Reducing Idaho Bureaucracy (RIB) program, and the creation of the Idaho Small Business Solutions web site, all designed to give employers important information about the requirements and obligations under Idaho law. Compliance staff also worked with representatives from the Tax Commission, Idaho Department of Labor, and Internal Revenue Service to put together a comprehensive one-day training for employers. During this training participants actually complete all employee-related documentation and prepare payroll records and reports for a simulated business.

During the next fiscal year, the Compliance section will employ two additional investigators, one located in Lewiston and another in Boise, to continue the effort to see that no Idaho worker faces medical or disability costs without insurance protection.

Results of Compliance Investigations, FY 1999 through FY 2003



Benefits Administration

Over the past five years, Idaho workers have reported between 44,000 and 47,000 workplace injuries per year. In addition, 30 to 50 workers have lost their lives during each of those years.

Reports of these accidents are required to be filed with the Idaho Industrial Commission under Idaho law. These reports are reviewed and entered into our computer system by the staff of the Benefits Administration section. Over the past few years the Commission has worked to increase the number of electronic filings in place of paper filings. Approximately 58% of claim filings were received electronically during FY 2003. However, even with electronic filings there is an ongoing need to check submissions for accuracy and to add county information for statistical studies.

During FY 2003, the Commission received 44,203 reports of injury and reports on 35 workplace fatalities. Each injury report generates a postcard to the injured worker indicating that the report has been filed and the name of the insurer and adjuster used by the employer.

The Benefits Administration section maintains a staff of five Compensation Consultants who can answer general questions injured workers have about claims or workers' compensation procedures. The Compensation Consultants have also been active in outreach to injured workers and employers. They also conducted 36 audits of workers' compensation sureties during the fiscal year to ensure that their claims practices conform with Idaho law. Over time, noncompliance findings of these audits has decreased from an average of six per audit to three per audit. These audits are de-

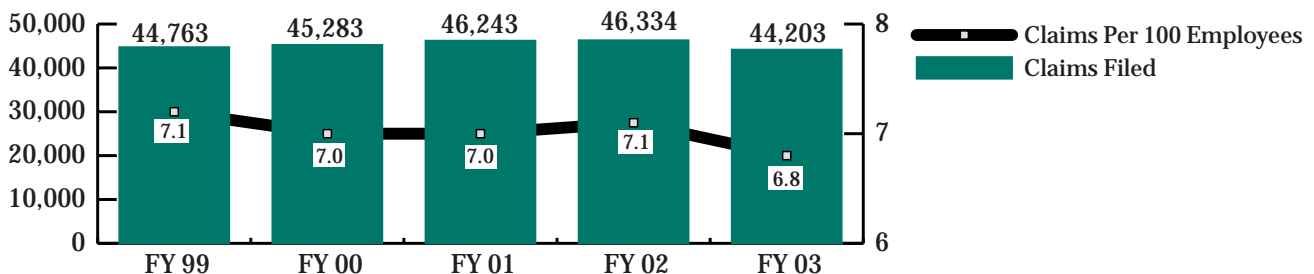
signed to both help ensure that sureties are meeting their obligations under Idaho laws and rules as well as working to provide an atmosphere in which injured workers can count on receiving fair and consistent treatment from their insurers. This goal has been identified as so vital that the section has been offering a training and certification program for workers' compensation professionals to develop industry best practices and to help workers' compensation professionals gain expertise with difficult benefits calculations. Since these courses were started, 182 individuals have attended with 99 earning certification.

The Compensation Consultants also perform submission reviews of lump sum settlement agreements proposed between claimants and their employer's insurance company. These settlement files are reviewed for errors, compliance with statutes and rules, and whether they are in the best interests of all parties. They are then forwarded to the Commissioners for final review and approval or disapproval.

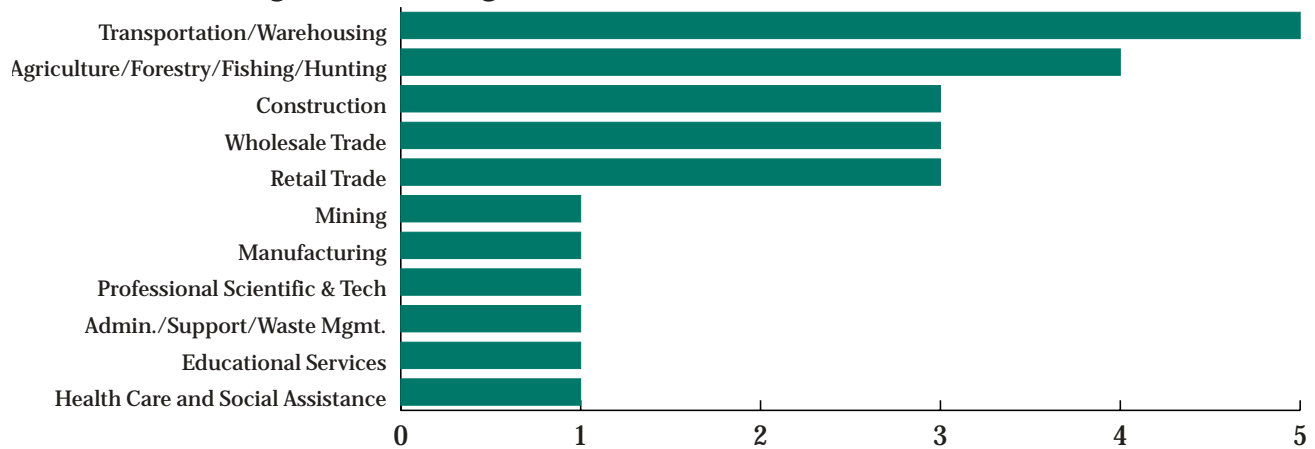
Injuries by Age

Under 20	2,218
20-29	11,943
30-39	10,368
40-49	10,331
50-59	6,362
60-69	1,701
70 and over	323
Unknown	952
Total	44,203

Workplace Injuries and Illnesses, FY 1999-2003



Fatalities by Industry, FY 2003*§

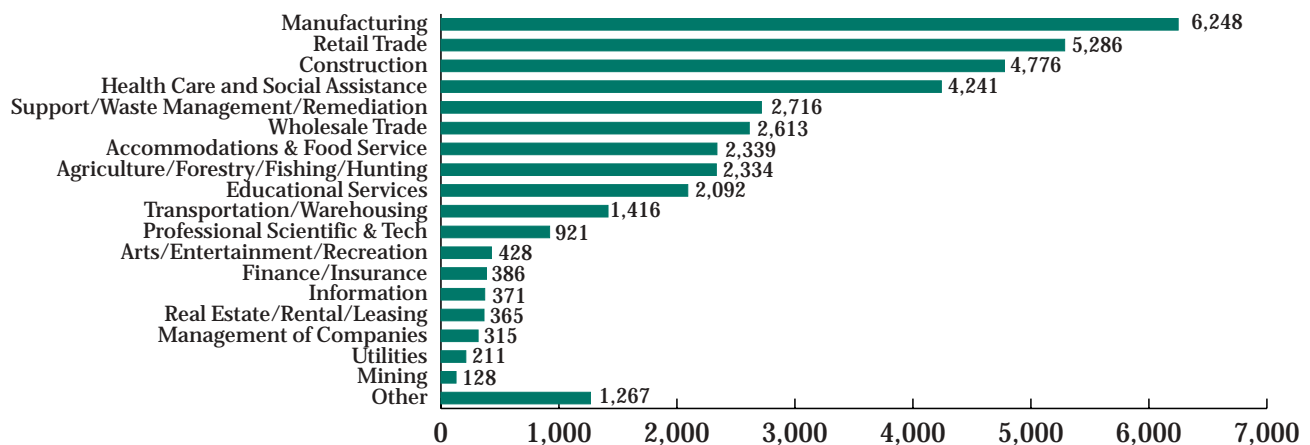


Top 20 Causes of Injuries Reported, FY 2003

1. Lifting	5,357	11. Cut, Puncture by Object	1,219
2. Miscellaneous Strain	4,068	12. Struck by Object Lifted	1,186
3. Caught, Punctured, Scraped	2,164	13. Caught In, Under, Between	1,002
4. Foreign Object in Eye	1,987	14. Struck by Worker or Patient	989
5. Fall, Slip, or Trip	1,949	15. Repetitive Motion	946
6. Hand Tool, Not Powered	1,949	16. Fall from Different Level	932
7. Falling or Flying Object	1,867	17. Struck by Animal or Insect	929
8. Stationary Object	1,554	18. Holding or Carrying	838
9. Pushing or Pulling	1,417	19. Cumulative Injury NOC**	791
10. Fall on Same Level	1,317	20. Powered Hand Tool	783
All other causes		10,959	

** No one cause.

Injury Claims by Industry, FY 2003*§



* During FY 2003, the Industrial Commission converted from Standard Industrial Classification (SIC) to the North American Industry Classification System (NAICS). The data in these graphs reflect NAICS categories.

§ There were 35 fatalities and 44,203 reports of injury. These graphs exclude 11 fatalities and 5,750 injuries that were listed as "not classified".

Adjudication

Idaho's workers' compensation system is designed so that when a workplace injury occurs an ideal series of steps follows. A timely report is filed, the worker seeks and receives medical treatment, and the worker is then returned to work or receives disability income.

There were 44,203 workplace injuries reported to the Commission in FY 2003, and in 42,948 instances that is generally what happened. In another 1,255 cases, or just under 3% of the total, a complaint was filed with the Industrial Commission for a potential hearing. These complaints could be on any variety of points of law or fact, including determining the responsible employer, the validity of an injury claim, whether injuries were reported within timelines or whether disability was correctly calculated. Out of those 1,255 complaints, only 123 actually resulted in a hearing before the Industrial Commission. Many cases were settled, mediated, or withdrawn for other reasons.

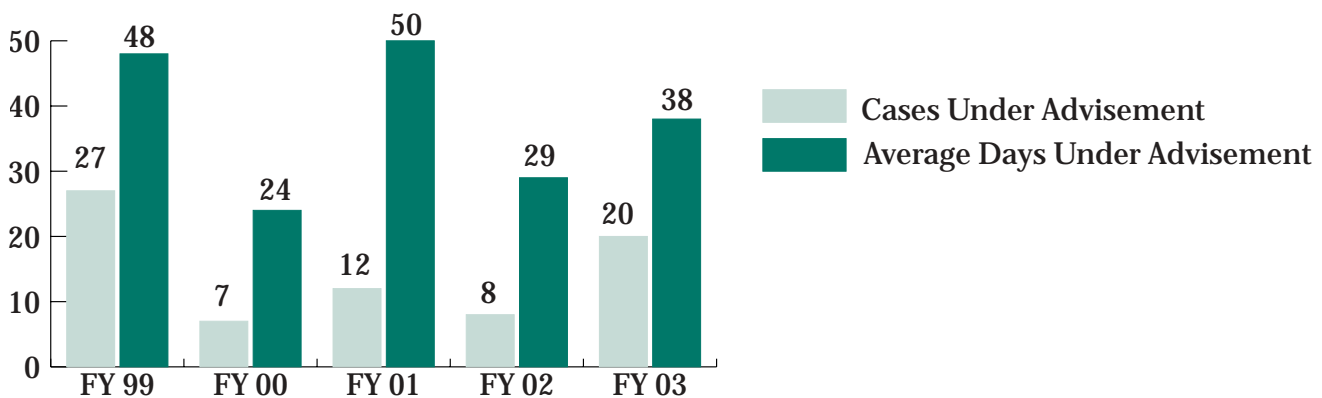
These statistics illustrate the general fairness and efficiency of the workers' compensation system in Idaho, showing a system that operates well without judicial intervention. In the cases where the parties cannot resolve differences over a claim, the Commission provides a formal hearing process. Evidence is presented, witnesses are heard, and each side is given the opportunity to present a case. With the information presented, the Commission will issue an order, which can be appealed to the Idaho Supreme Court.

The Industrial Commission also offers mediation services, from both a trained full-time mediator and through its staff of attorney referees. These mediations can cover a variety of issues in addition to the basic facts of the workers' compensation claim. In FY 2003 the Commission held 325 mediations but those mediations involved 504 issues or claims. Commission mediators were able to bring parties to a successful resolution in 418 of these claims, or approximately 83% of claims.

The Industrial Commission also serves as the appellate body for disputed claim decisions from the Crime Victims Compensation Program, and decides upper level appeals on unemployment insurance claim disputes from the Idaho Department of Labor. For these unemployment appeals, the Commission must meet stringent timeline standards set by the U.S. Department of Labor. The Commission issued 593 decisions on unemployment appeals during FY 2003. Idaho currently ranks fourth nationwide in the timeliness of its decisions, with 98.3% of its decisions issued within 45 days of filing. Commission decisions on unemployment can be appealed to the Idaho Supreme Court.

Despite an increase in workers' compensation complaints and hearings, the Commission has been able to continually better its goal of issuing workers' compensation decisions within three months of a case being taken under advisement. The Commission had only 20 cases under advisement at

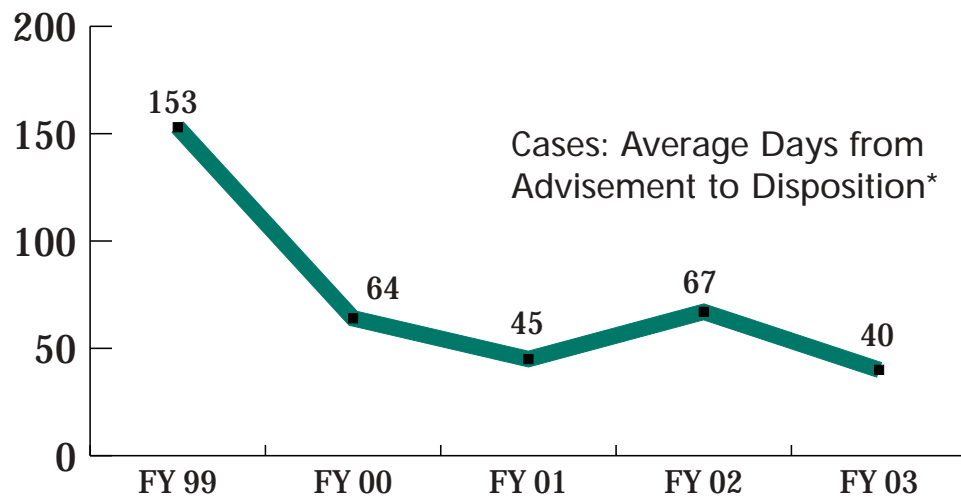
Cases Under Advisement, FY 1999 through FY 2003*



*As of June 30, last day of fiscal year.

the end of the fiscal year, and the average number of days for cases to be under advisement was just 38 days, well within established goals. In addition, the number of days from advisement to final disposition (decision, stipulation, or default) was 40 days, representing a drop in the average number of

days by 75% over the past five years, and an 82% improvement over the past six years. Despite these successes, the Commissioners and Adjudication staff remain completely committed to bringing further efficiencies to the Adjudication procedures of the Commission in all areas the agency serves.



Adjudication Activity, FY 1999 through FY 2003

	FY 99	FY 00	FY 01	FY 02	FY 03
Complaints Filed	1,103	1,070	1,146	1,181	1,255
Hearings Set	653	646	800	659	724
Hearings Held	119	117	139	111	123
<i>Dispositions</i>					
Lump Sum Settlements	705	636	701	673	687
Dismissals	351	259	259	305	259
Decisions Issued	163	114	90	113	88
<i>Supreme Court Decisions</i>					
Appeals to Supreme Court	29	21	15	13	6
Affirmed	4	15	16	10	6
Reversed/Remanded	1	2	4	2	2
Dismissed	8	6	7	5	7

Mediation Activity, FY 1999 through FY 2003

	FY 99	FY 00	FY 01	FY 02	FY 03
Mediations Held	252	240	243	264	325
Claims Mediated	377	315	400	347	504
Claims Resolved	326	243	342	283	418

Unemployment Insurance Appeals, FY 1999 through FY 2003

	FY 99	FY 00	FY 01	FY 02	FY 03
Total Appeals	509	486	425	598	594
Total Decisions	701	464	442	562	593
Reconsiderations	32	21	14	19	28

Rehabilitation

The Rehabilitation Division has successfully served the state of Idaho for 25 years. Created in 1978, this unique service was charged with the difficult but rewarding task of assisting injured workers to return to gainful employment.

The success of this service has enabled existing employers to reduce costs, and has added to an attractive business climate in Idaho for new employers. Since FY 1995, and in contrast to our neighboring states, Idaho employers have seen a 32% decrease in overall premium rates.

During the past few years the rehabilitation division has increased awareness of its services with continued outreach to employers, workers, medical providers and sureties. These efforts have resulted in a 9% overall increase in referrals over the past five years and a more diversified referral base.

Additionally, the Rehabilitation Division has maintained its goal of quick response to all new referrals and continues to contact the injured worker, employer, medical provider and surety, gather detailed, in-depth information and develop a vocational plan; all within the average time of 10.32 days.

During FY 2003, outreach continued with the inception of a new case staffing system. This innovative system, in conjunction with major referral sources, allowed early identification of those unique cases that require additional services

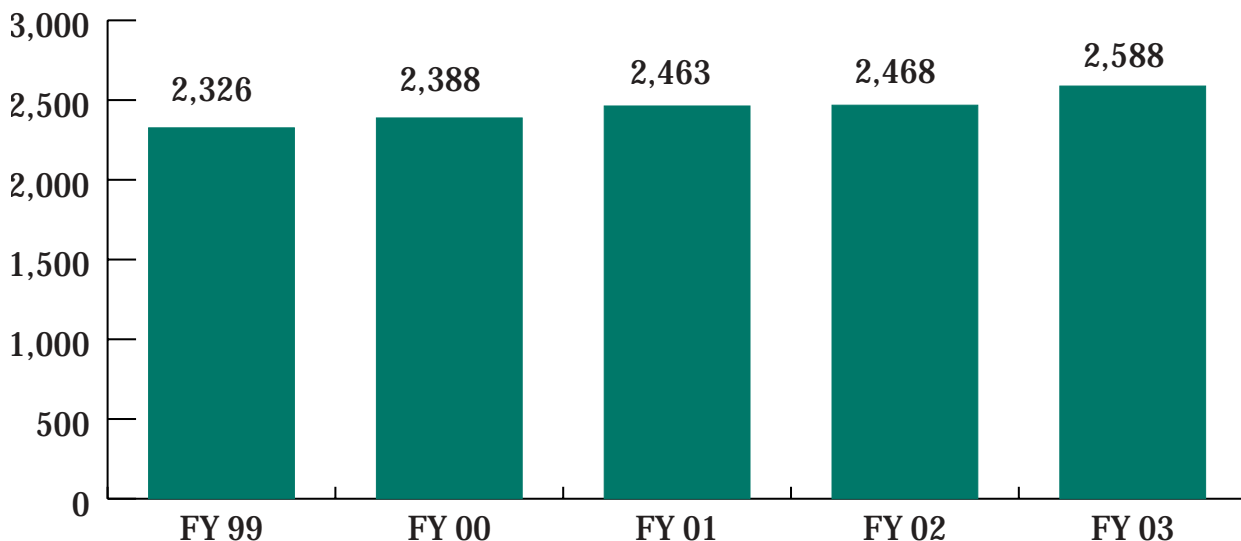
due to multiple return-to-work barriers.

The Industrial Commission has monitored a major increase in payments for time-loss cases closed over the past three years. In FY 2000, total medical and time-loss payments totaled \$110,723,305 on cases closed. During FY 2003 those payments had increased to \$177,283,309, or an increase of \$66,560,004 or just over 61%. While there are a number of factors contributing to this increase, some can be attributed to many of the distinct challenges faced by the workers' compensation industry throughout the United States, including more severe injuries, an aging work force, and other inflationary factors seen in other areas dealing with human health.

These costs indicate the growing value of rehabilitative services as a way to assist insurers and employers manage costs of workplace injuries. It has become increasingly important to assist injured workers transition to situations where they can continue to be productive and self-supporting members of the workforce.

The Rehabilitation Division remains committed to the goals established by the Legislature in 1978: To pursue early return to work for injured workers, to strive for restoration of pre-injury status and wage, and to assist employers in reducing costs by proactive solutions with job modification, alternative employment and job placement.

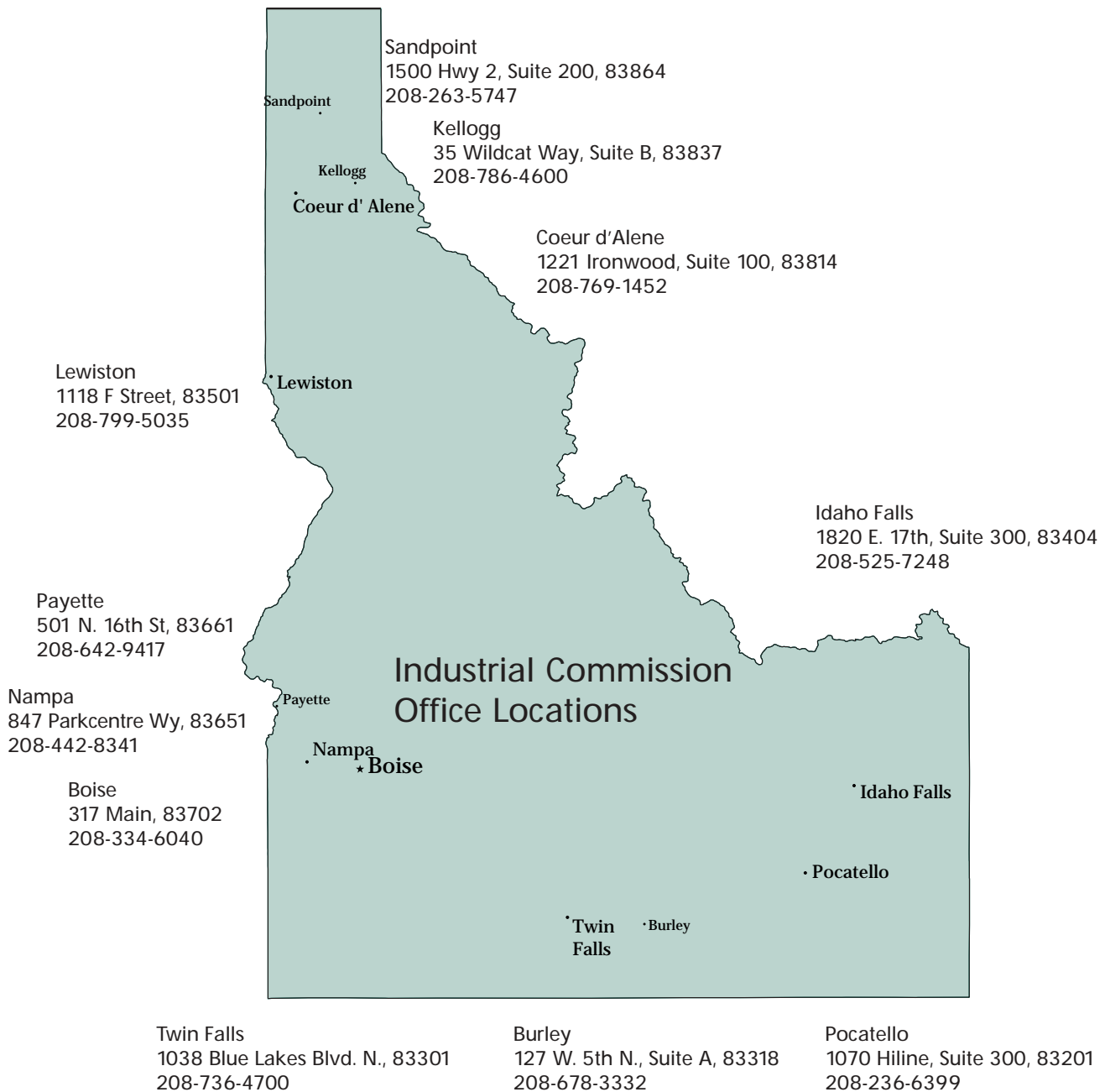
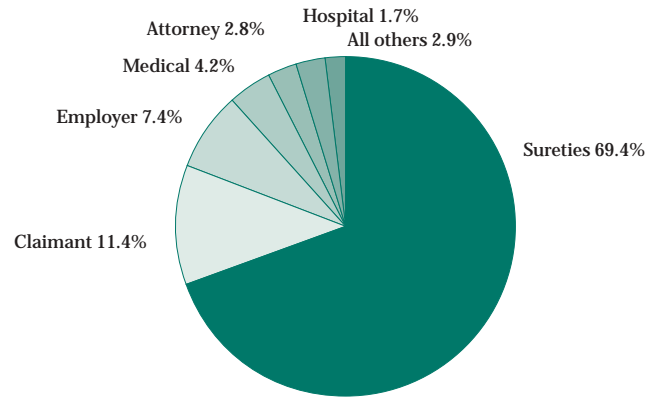
Referrals to Rehabilitation, Fiscal Year 1999 – Fiscal Year 2003



Idaho Industrial Commission Re-Employment Model

- Pre-injury position with pre-injury employer
- Modified/alternate position with pre-injury employer
- New job with new employer
- On-the-job training with new employer
- More formal re-training to update skills

Rehabilitation Division Referral Sources, FY 2003

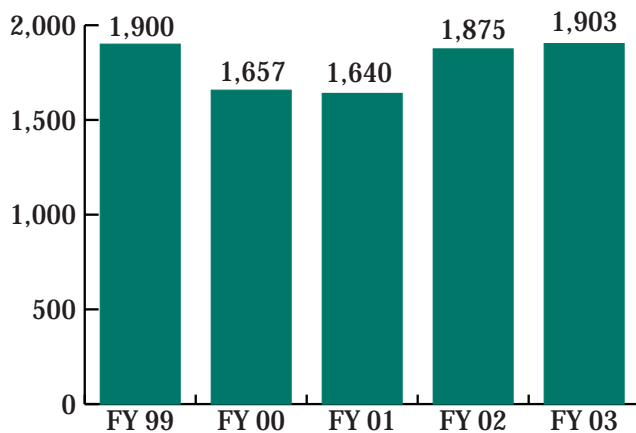


Crime Victims Compensation Program

In 1986, the Idaho Legislature determined that “it is to the benefit of all that victims of violence and their dependents be assisted financially and socially whenever possible.” (Idaho Code, 72-1002). With that as their goal, they created the Crime Victims Compensation Program.

Since it was established, the program has paid out nearly \$20,000,000 to victims of crime in Idaho without relying on a single tax dollar. Funds for the program are paid by offenders, through state and federal fines, through restitution assessed by the criminal courts, or through actions filed through civil courts.

Benefits Paid, FY 1999-2003 (x 1,000)



The program is designed to assist innocent victims in recovering from the traumatic effects of crime. It does not compensate for lost or stolen property, but provides reimbursement for medical, funeral, and counseling expenses incurred by victims and survivors for crime related injuries.

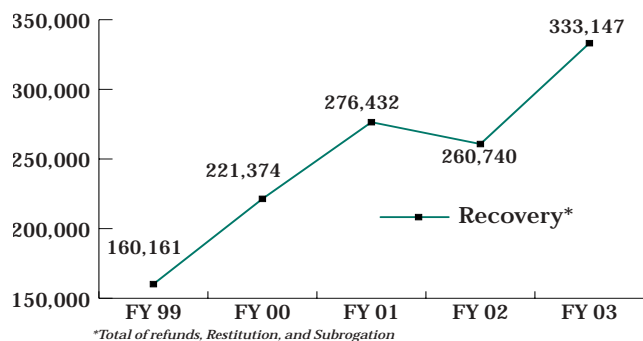
Over the past two years, the program has also incorporated payments for sexual assault examinations authorized by law enforcement statewide. These examinations are used to gather evidence in cases of suspected sexual assaults and sexual abuse of minors. This function was added to the duties of the Crime Victims Compensation Program by the Idaho Legislature in 2001. In the first full year of operation, the program received 345 claims involving sexual assault examinations. In FY

2003, those claims increased approximately 61%, for a total of 564 claims involving sexual assault examinations. This represented approximately a third of all the claims activity during the fiscal year. In the past, the money for these examinations was paid by local law enforcement agencies which represented a tremendous financial burden to already tight budgets.

To compensate for the increased workload related to these claims, the Legislature authorized the addition of a Sexual Assault Case Manager position for FY 2004.

The program continued its efforts to seek reimbursement from offenders through subrogation and restitution in order to ensure that funds are available to assist future crime victims. Since the addition of a Recovery Officer in FY 2001, recovered funds increased over 50% from previous years, reaching an all-time high of \$333,147.

Funds Recovered, FY 1999-2003



The Crime Victims Compensation Program continues to provide outreach and advocacy to the public and community organizations to improve the quality of services to victims of violent and sexual crimes. During FY 2003, the program was recognized by St. Luke's Regional Medical Center in Boise for developing successful community partnerships on sexual assault cases involving children. In addition, Bureau Chief George Gutierrez was named Child Advocate of the Year by the Idaho Chapter of the American Academy of Pediatrics.

Crime Victims Compensation -- Claims, Payments, and Revenue by County

County	General Claims Only	General with SAE*	SAE* Claims Only	Total Claims	General Claims Approved	General Claims Denied	SAE* Benefits Paid**	General Benefits Paid**	Fines Collected**	Restitution Received**
Ada	285	130	91	506	287	74	\$37,013	\$583,885	\$434,294	\$49,774
Adams	1	0	1	2	1	0	221	23,304	8,386	601
Bannock	74	5	6	85	59	11	2,401	136,770	119,200	24,383
Bear Lake	2	1	0	3	3	0	0	1,737	4,998	0
Benewah	2	0	0	2	0	1	0	5,244	15,232	2,837
Bingham	19	4	1	24	14	2	2,308	20,890	42,301	1,209
Blaine	4	2	8	14	5	1	2,375	5,529	26,383	6,497
Boise	11	0	2	13	11	0	0	6,570	10,279	0
Bonner	39	9	1	49	31	9	4,839	61,553	52,079	2,820
Bonneville	45	14	19	78	37	7	6,268	51,549	113,843	3,421
Boundary	9	1	0	10	7	3	0	19,535	14,001	48
Butte	0	0	0	0	0	0	0	0	3,678	(1)
Camas	3	0	1	4	2	0	0	0	1,265	0
Canyon	249	43	9	301	203	42	13,736	261,726	151,782	23,752
Caribou	4	1	0	5	4	2	606	1,416	9,143	0
Cassia	4	0	10	14	1	0	1,261	1,030	32,353	0
Clark	0	0	0	0	0	0	0	0	2,214	0
Clearwater	4	0	0	4	6	0	0	312	11,263	4,297
Custer	1	0	0	1	1	0	0	25,000	4,511	0
Elmore	13	17	7	37	24	6	4,228	39,053	28,411	2,341
Franklin	8	0	0	8	5	1	0	7,320	11,111	0
Fremont	7	2	0	9	8	0	74	7,718	11,028	971
Gem	20	8	4	32	22	6	2,674	3,071	17,442	1
Gooding	11	5	12	28	13	0	2,021	46,926	12,558	6,048
Idaho	8	1	0	9	13	2	0	9,204	19,967	3,038
Jefferson	11	1	0	12	7	1	0	19,860	19,972	2,438
Jerome	19	5	5	29	23	5	3,214	9,825	28,258	3,539
Kootenai	79	10	2	91	68	13	394	109,085	120,584	14,411
Latah	16	2	0	18	16	3	2,498	7,006	29,771	894
Lemhi	5	1	1	7	4	1	295	2,171	4,917	0
Lewis	0	0	1	1	1	1	0	2,153	6,070	0
Lincoln	0	3	2	5	2	1	2,076	0	4,764	23
Madison	10	0	0	10	6	2	0	27,405	18,027	399
Minidoka	18	9	12	39	15	3	4,644	30,425	21,197	2,276
Nez Perce	27	4	1	32	35	3	2,074	43,496	46,082	6,777
Oneida	2	0	0	2	2	0	0	576	4,611	200
Owyhee	6	4	1	11	8	3	548	4,272	11,679	128
Payette	9	3	7	19	10	1	2,600	14,462	32,775	0
Power	7	2	0	9	8	1	811	3,032	10,489	1,006
Shoshone	17	2	0	19	15	4	1,339	25,609	16,380	742
Teton	4	1	0	5	2	0	0	530	5,076	461
Twin Falls	69	11	33	113	59	11	13,963	145,209	77,827	3,991
Valley	14	7	3	24	11	2	580	16,164	20,550	23
Washington	4	0	0	4	3	0	86	6,328	9,804	2,069
Out of State	0	2	1	3	0	1	0	0		
Unknown	0	0	13	13	0	2	1,044	0		
TOTALS	1,140	310	254	1,704	1,052	225	116,189	1,786,949	1,646,548	171,414
					Total Decisions: 1,277		Total Paid: 1,903,138			

* SAE = Sexual Assault Exam

**Columns may not add up due to dollar rounding.

Claim and Adjudication Statistics by County

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County	Total Employment*	Number of Claims Filed	Claims Per 100 Employees	Fatalities	Total Time-Loss Cases Closed **	Lump Sum Settlements on Cases Closed	Number of Complaints Filed ***	Number of W/C Hearings Held	Number of W/C Dispositions ****
Ada	168,417	12,864	7.64%	10	2,319	326	285	28	246
Adams	1,593	88	5.52%	0	24	3	2	0	3
Bannock	39,043	2,265	5.80%	1	446	52	68	4	45
Bear Lake	2,861	105	3.67%	0	28	3	3	0	3
Benewah	3,881	349	8.99%	0	121	20	13	2	7
Bingham	21,615	928	4.29%	1	202	28	36	3	26
Blaine	12,087	921	7.62%	1	239	28	17	3	20
Boise	2,470	55	2.23%	0	21	3	4	0	2
Bonner	16,520	802	4.85%	0	246	57	55	3	38
Bonneville	47,110	3,149	6.68%	2	645	116	102	5	85
Boundary	4,078	254	6.23%	0	78	14	16	3	12
Butte	1,502	38	2.53%	0	14	1	1	0	2
Camas	416	8	1.92%	0	4	0	0	0	1
Canyon	64,626	4,610	7.13%	0	872	136	119	18	128
Caribou	2,925	205	7.01%	0	70	19	11	1	6
Cassia	9,585	878	9.16%	1	147	14	23	3	15
Clark	532	21	3.95%	0	7	0	0	0	0
Clearwater	3,404	185	5.43%	0	68	15	12	2	15
Custer	2,183	105	4.81%	0	27	5	7	0	4
Elmore	9,204	435	4.73%	0	84	12	8	0	12
Franklin	5,250	175	3.33%	0	33	4	1	0	4
Fremont	4,789	175	3.65%	1	41	7	9	0	6
Gem	5,563	252	4.53%	2	64	16	8	0	6
Gooding	7,196	396	5.50%	0	99	12	13	2	7
Idaho	6,295	372	5.91%	1	94	14	11	1	11
Jefferson	9,966	437	4.38%	0	110	14	15	2	10
Jerome	9,507	748	7.87%	2	157	17	23	2	18
Kootenai	55,461	3,900	7.03%	3	690	88	104	15	64
Latah	15,613	800	5.12%	4	157	28	29	3	18
Lemhi	3,664	127	3.47%	0	42	12	7	1	7
Lewis	1,446	127	8.78%	0	28	4	7	0	3
Lincoln	2,090	23	1.10%	0	14	1	0	0	0
Madison	11,962	998	8.34%	1	185	22	18	3	16
Minidoka	9,368	644	6.87%	0	134	10	17	0	8
Nez Perce	23,139	1,625	7.02%	1	408	55	50	8	48
Oneida	1,697	45	2.65%	0	11	2	4	0	0
Owyhee	3,958	221	5.58%	1	48	3	3	0	2
Payette	8,564	585	6.83%	0	94	13	8	0	10
Power	2,868	268	9.34%	0	70	18	14	1	15
Shoshone	5,766	361	6.26%	0	84	16	19	2	17
Teton	3,771	95	2.52%	1	29	3	3	0	5
Twin Falls	34,455	2,477	7.19%	0	470	63	68	6	54
Valley	4,098	241	5.88%	0	76	17	2	1	11
Washington	3,721	217	5.83%	0	44	4	7	1	6
Out of state		578		2	184	37	29	1	23
Unknown		51		0	50	12	5	3	6
Totals	654,259	44,203	6.76%	35	9,078	1,344	1,256	127	1,045

* Source: Idaho Department of Labor, Preliminary Data, July 2002, Unadjusted Civilian Labor Force

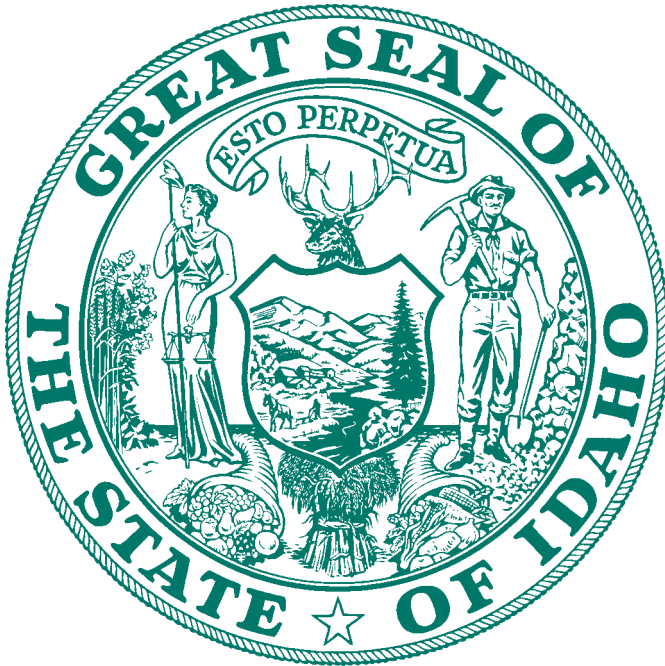
** Includes impairment-only cases

*** By county of accident

**** Post-hearing decisions, stipulations, lump-sum settlements, and dismissals including noncompensable, medical-only, and indemnity cases

Insurance Company Statistics

				Medical-Only			Time-Loss Cases Closed FY 03				
	# of Employers Covered	Total Claims Filed	Premium Dollars Earned, FY 2003	Medical-Only Cases Paid, CY 2002	Total Medical- Only Paid, CY 2002	Avg. Paid on Med-Only, CY 2002	Number Time-Loss Cases Closed	Compensation Paid on T-L Cases Closed	Avg. Comp. Paid on T-L Cases Closed	Medical Paid On T-L Cases Closed	Avg. Med Paid on T-L Cases Closed
PRIVATE INSURERS (346)											
Liberty Northwest Insurance	937	5,023	28,283,921	4,777	2,307,997	483	754	5,146,793	6,826	5,435,052	7,208
Advantage Workers' Compensation Ins.	849	2,708	18,228,186	2,371	1,012,478	427	319	1,473,925	4,620	1,767,701	5,541
Workers' Compensation Exchange	6	323	4,986,878	250	114,837	459	101	1,569,131	15,536	950,383	9,410
Zurich American Insurance Company	418	808	4,911,365	439	282,820	644	148	942,858	6,371	1,219,621	8,241
Associated Loggers Exchange	48	200	4,603,421	169	74,726	442	101	1,280,853	12,682	1,050,533	10,401
American Home Assurance	260	1,175	3,969,023	26	38,024	1,462	93	788,820	8,482	834,356	8,972
Liberty Mutual Fire Insurance	267	1,080	3,940,956	443	214,210	484	119	1,227,091	10,312	1,276,302	10,725
American Protection Insurance	65	277	3,193,298	328	63,197	193	50	464,320	9,286	412,743	8,255
Western Community Insurance	1,631	328	3,172,246	325	181,541	559	97	799,247	8,240	734,958	7,577
Pacific Employers Insurance	139	367	3,100,418	453	294,953	651	59	496,091	8,408	441,723	7,487
Transportation Insurance	133	80	2,658,966	68	18,072	266	20	75,326	3,766	160,844	8,042
Employers Insurance of Wausau	273	489	2,650,248	433	245,665	567	54	635,034	11,760	589,594	10,918
Insurance Company of the State of PA.	126	510	2,639,145	18	-2,772	-154	91	1,009,853	11,097	919,268	10,102
Royal Indemnity	90	298	2,563,584	3	88	29	64	240,098	3,752	415,714	6,496
Argonaut Insurance	220	211	2,206,116	177	45,710	258	52	518,322	9,968	458,007	8,808
Sentry Insurance	100	272	2,078,806	274	59,915	219	42	273,914	6,522	208,591	4,966
Lumbermen's Mutual Casualty	167	105	2,032,265	443	110,850	250	44	619,669	14,083	471,207	10,709
Commerce & Industry Insurance	161	270	1,970,424	1	6,344	6,344	7	6,204	886	26,306	3,758
Birmingham Fire Insurance Company of PA.	64	63	1,205,512	49	48,384	987	35	376,350	10,753	370,789	10,594
Twin City Fire Insurance	514	83	1,099,453	91	70,197	771	22	126,016	5,728	92,370	4,199
ALL OTHER PRIVATE INSURERS	9,667	4,876	7,102,822	7,511	2,930,670	390	1,467	22,629,767	15,426	19,310,972	13,164
<i>Total of Private Insurers</i>	16,135	19,546	106,597,053	18,649	8,117,906	435	3,739	40,699,682	10,885	37,147,034	9,935
State Insurance Fund	28,150	20,970	124,721,376	20,327	9,731,940	479	4,689	43,167,147	9,206	44,427,416	9,475
SELF-INSURED (29)											
J.R. Simplot Company	1	704	4,784,207	804	432,806	538	141	1,012,935	7,184	1,116,229	7,917
Alberton's	1	377	3,095,452	349	129,018	370	100	540,136	5,401	641,658	6,417
IdaCorp	1	66	2,492,210	80	43,495	544	13	105,244	8,096	101,802	7,831
St. Luke's RMC	1	587	2,253,431	512	197,053	385	34	211,722	6,227	390,336	11,480
Conagra Foods	1	124	1,233,478	149	37,827	254	8	63,942	7,993	72,054	9,007
Amalgamated Sugar	1	181	1,182,694	195	95,943	492	42	346,420	8,248	442,090	10,526
City of Boise	1	207	1,176,079	212	117,202	553	58	274,523	4,733	304,418	5,249
Woodgrain Millworks	1	184	1,075,943	204	59,600	292	20	293,472	14,674	259,688	12,984
Louisiana-Pacific	1	41	1,042,325	52	18,841	362	19	169,875	8,941	88,847	4,676
Lamb Weston	1	81	983,244	194	70,777	365	15	182,526	12,168	151,458	10,097
Boise Cascade	1	29	978,039	85	52,777	621	12	274,606	22,884	256,322	21,360
Latter Day Saints Church	1	166	708,254	312	57,746	185	23	172,972	7,521	203,747	8,859
Sun Valley Resorts	1	118	643,095	115	63,356	551	26	183,087	7,042	259,321	9,974
The Kroger Company	1	119	617,427	147	68,924	469	17	41,462	2,439	66,157	3,892
Kimball International	1	20	526,113	63	32,409	514	13	70,394	5,415	107,256	8,250
Hecla Mining	1	13	525,163	14	3,340	239	10	141,561	14,156	119,334	11,933
Tyson Fresh Meats	1	39	498,344	56	44,204	789	4	4,623	1,156	27,511	6,878
St. Joseph Regional Medical Center	1	55	488,556	102	22,187	218	15	68,815	4,588	80,628	5,375
Weyerhaeuser	1	6	432,912	5	3,145	629	0	0	0	0	0
Les Schwab Warehouse Center	1	162	425,292	150	57,901	386	33	349,357	10,587	419,841	12,722
ALL OTHER SELF-INSURED	9	272	1,241,417	548	232,361	424	93	935,377	10,058	830,592	8,931
<i>Total of Self-Insured</i>	29	3,551	26,403,675	4,348	1,840,912	423	696	5,443,049	7,820	5,939,289	8,533
Being Researched	0	63	0	0	0	0	6	80,536	13,423	68,301	11,384
Non-insured	0	73	0	0	0	0	25	249,531	9,981	41,324	1,653
Totals	44,313	44,203	257,722,104	43,324	19,690,758	455	9,155	89,639,945	9,791	87,623,364	9,571



Costs associated with this publication are available from the Idaho Industrial Commission in accordance with Section 60-202, Idaho Code.

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<http://www2.state.id.us/iic>